

Motor Insurance

Insurance Product Information Document

Company: Mulsanne Insurance Company Limited

Authorised by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services Act 2019 and Financial Services (Insurance Companies) Regulations 2020, Incorporation number 101673.

Registered office: 5/5 Crutchetts Ramp, Gibraltar, GX11 1AA.

Product: Short Term Private Car Motor Insurance

This document is a summary of the insurance policy provided by Dayinsure.com Ltd and underwritten by Mulsanne Insurance Company Limited. The Insurance Product Information Document 'IPID' is only intended to be a summary and is not personalised to your specific needs. You will find the full terms, conditions and exclusions with other important information in your policy documents.

What is this type of Insurance

Short term private motor insurance provides the compulsory cover required to use your vehicle on the public highway, including accidental damage, fire, theft cover for your vehicle, and for injury or damage caused by your vehicle.



What is insured

- ✓ Unlimited cover for death or injury to other people.
- ✓ Damage to third party vehicles or property up to £2,000,000.
- ✓ Damage to your vehicle caused by accident, vandalism or malicious damage, theft or attempted theft, or fire.
- ✓ Personal belongings up to £100.
- ✓ Permanently fitted audio and communications equipment if fitted by the vehicle manufacturer. If not fitted by the vehicle manufacturer up to £500.
- ✓ New vehicle replacement of the same make, model and specification if you make a claim and your vehicle is less than 12 months old, has done less than 10,000 miles, and the repair cost is 60% or its list price. You, your spouse or civil partner must be your vehicle's first owner or registered keeper.



What is Not Insured?

- ✗ Driving without a valid licence.
- ✗ Driving outside the limitations of your driving licence.
- ✗ Driving under the influence of drink or drugs.
- ✗ Drivers who are not named on the policy
- ✗ Any loss due to racing, rallying or driving on a motor sport circuit.
- ✗ Driving any vehicle not covered by this policy.
- ✗ Using the vehicle for a purpose not allowed by this policy, including for hire and reward or as a taxi, or in connection with the Motor Trade.
- ✗ Loss or damage due to incorrect fuel being used.
- ✗ Vehicles driven if SORN registered.
- ✗ Vehicles without a MOT if one is required.
- ✗ Deliberate or reckless acts with the intention of causing damage or injury, or fear of damage or injury to other people or property.
- ✗ Any loss due to your vehicles 'Over the Air' updates not being installed when advised by the manufacturer or installing one not approved by the vehicle manufacturer.
- ✗ Any loss due to a failure of your vehicles electronics or computer systems due to an act of cybercrime or a similar malicious act.
- ✗ If your vehicle is impounded at the start of this policy.



Are there any restrictions on cover?

- ! The maximum payment made under this policy for loss or damage to your vehicle is £75,000.
- ! Providing false or fraudulent information at any stage of your policy or when making a claim may result in your policy being cancelled or treated as void (which means it never existed).
- ! A policy excess will apply. You can find the amount of the excess in your Policy Schedule.



Where am I covered?

- ✓ You are covered in the United Kingdom.
- ✓ You are covered for the minimum compulsory insurance in:
The European Union: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.
and
Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland.



What are my obligations?

- The details about you, your vehicle and what it is to be used for meet the criteria of the Short Term Acceptance Criteria document provided to you when you applied for this insurance.
- Any information you provide must be honest, accurate and complete.
- If any information changes you must tell us straight away.
- To comply with the policy terms and conditions.
- You must co-operate with us, which means responding to requests for information or documents that may be necessary to prove information you have told us about.
- Take reasonable steps to protect your vehicle and contents, and keep it in a roadworthy condition, with a valid MOT if one is required.

If you have a claim, you must:

- report any incident to us straight away.
- not admit that you were responsible for an accident at the scene or negotiate settlement of the claim without our written permission.
- report any Theft, attempted Theft or malicious damage or vandalism to the Police.
- cooperate with your insurer by providing all the information, evidence and help needed to deal with your claim.



When and how do I pay?

You must pay your premium to Dayinsure.com Ltd all at once before the start time and date of your policy by debit or credit card.



When does the cover start and end?

Your cover starts and ends at the time and date you requested and is shown on your Certificate of Motor Insurance and Policy Schedule.



How do I cancel the contract?

Contact support@dayinsure.com to cancel your policy.

You need to confirm the date and time you want your policy to end.